

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Todd D. Polin  
 Heather E Polin  
 Debtors

Case No. 18-13469-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: SaraR  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 3

Date Rcvd: Aug 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2020.  
 db/jdb +Todd D. Polin, Heather E Polin, 328 N. Penn Street, Hatboro, PA 19040-4808

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Aug 05 2020 04:11:48  
 Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS,  
 Oklahoma City, OK 73118-7901

cr +E-mail/PDF: gecsed@recoverycorp.com Aug 05 2020 04:11:47 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 06, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2020 at the address(es) listed below:

BRAD J. SADEK on behalf of Joint Debtor Heather E Polin brad@sadeklaw.com, bradsadek@gmail.com  
 BRAD J. SADEK on behalf of Debtor Todd D. Polin brad@sadeklaw.com, bradsadek@gmail.com  
 JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance  
 jschwartz@mesterschwartz.com  
 KARINA VELTER on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto  
 amps@manleydeas.com  
 KEVIN G. MCDONALD on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
 KEVIN G. MCDONALD on behalf of Creditor LOAN CARE SERVICING CENTER, INC  
 bkgroup@kmlawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor LOANCARE LLC bkgroup@kmlawgroup.com  
 REBECCA ANN SOLARZ on behalf of Creditor LOAN CARE SERVICING CENTER, INC  
 bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 10

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Todd D. Polin  
Heather E. Polin

Debtors

CHAPTER 13

LOAN CARE SERVICING CENTER, INC

Movant

NO. 18-13469 ELF

vs.

Todd D. Polin  
Heather E. Polin

Debtors

11 U.S.C. Section 362

William C. Miller, Esquire

Trustee

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$3,301.60** which breaks down as follows;

Post-Petition Payments:	May 2020 to July 2020 at \$1,469.79/month
Suspense Balance:	\$1,107.77
<b>Total Post-Petition Arrears</b>	<b>\$3,301.60</b>

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$3,301.60**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$3,301.60** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due August 1, 2020 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$1,469.79 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: July 15, 2020

By: /s/ Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: 7/29/20

  
Brad J. Sadek, Esquire  
Attorney for Debtors


Date: 8/3/2020

/s/ LeRoy W. Etheridge, Esq. for  
William C. Miller, Esquire  
Chapter 13 Trustee

NO OBJECTION  
\*without prejudice to any  
trustee rights and remedies

## ORDER

Approved by the Court this 4th day of August, 2020. However, the court retains discretion regarding entry of any further order.

  
\_\_\_\_\_  
Bankruptcy Judge  
Eric L. Frank